

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2018

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

I, **Robert M. Duncan**

Name of the Holding Company Director and Official

Chairman, President, and CEO

Title of the Holding Company Director and Official

Community Holding Company

Legal Title of Holding Company

P.O. Box 365

(Mailing Address of the Holding Company) Street / P.O. Box

Inez KY 41224

City State Zip Code

41 West Main Street, Inez, KY 41224

Physical Location (if different from mailing address)

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Person to whom questions about this report should be directed:

Robert M. Duncan President and CEO

Name Title

606-298-3511

Area Code / Phone Number / Extension

606-298-3511

Area Code / FAX Number

mduncan@inezdepositbank.com

E-mail Address

www.inezetdepositbank.com

Address (URL) for the Holding Company's web page

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Robert M. Duncan

Signature of Holding Company Director and Official

3-26-19

Date of Signature

For holding companies *not* registered with the SEC—
 Indicate status of Annual Report to Shareholders:

is included with the FR Y-6 report
 will be sent under separate cover
 is not prepared

For Federal Reserve Bank Use Only

RSSD ID _____
 C.I. _____

Is confidential treatment requested for any portion of this report submission? 0=No 1=Yes 0

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report

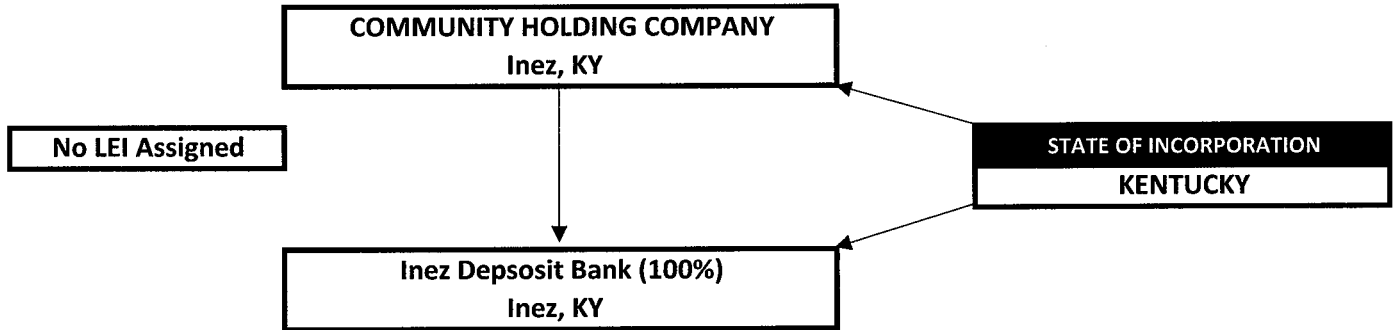
2. a letter justifying this request has been provided separately ...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

COMMUNITY HOLDING COMPANY

Item 1. See the enclosed copy of the 12/31/2018 Community Holding Company Audit Report.

Item 2a.



Item 2b. See attached listing.

Item 3. See attached listing.

Item 4. See attached listing.

Results: A list of branches for your depository institution: INEZ DEPOSIT BANK (ID_RSSD: 1001817).
 This depository institution is held by COMMUNITY HOLDING COMPANY (1071678) of INEZ, KY.
 The data are as of 12/31/2018. Data reflects information that was received and processed through 01/06/2019.

Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the **Effective Date** column

Actions

OK: If the branch information is correct, enter 'OK' in the **Data Action** column.
Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
Close: If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.
Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.
Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of Change, Close, Delete, or Add.
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	1001817	INEZ DEPOSIT BANK	41 W MAIN STREET	INEZ	KY	41224	MARTIN	UNITED STATES	Not Required	Not Required	INEZ DEPOSIT BANK	1001817	
OK		Full Service	4167394	COMMERCE DRIVE BRANCH	94 COMMERCE DRIVE	LOUISA	KY	41230	LAWRENCE	UNITED STATES	Not Required	Not Required	INEZ DEPOSIT BANK	1001817	
OK		Full Service	1017210	LOUISA BRANCH	202 EAST MAIN STREET	LOUISA	KY	41230	LAWRENCE	UNITED STATES	Not Required	Not Required	INEZ DEPOSIT BANK	1001817	
OK		Full Service	618218	WARFIELD BRANCH	71 RIVERFRONT ROAD	WARFIELD	KY	41267	MARTIN	UNITED STATES	Not Required	Not Required	INEZ DEPOSIT BANK	1001817	

COMMUNITY HOLDING COMPANY

REPORT ITEM 3: SHAREHOLDERS

(1)(a)	(1)(b)	(1)(c)			
NAME AND ADDRESS	COUNTRY OF CITIZENSHIP	NUMBER AND PERCENTAGE OF EACH CLASS OF VOTING SECURITIES			
Joanne K. Duncan Inez, KY	USA		17	0.6333%	Common Stock
		*	772	28.949%	
		**	4	0.149%	
Robert M. Duncan Inez, KY	USA		446	16.616%	Common Stock
		*	772	28.949%	
		**	4	0.149%	
Robert M. Duncan, Jr. Lexington, KY	USA		218	8.122%	Common Stock
Karen Rogers Winston Salem, NC	USA		169	6.2965%	Common Stock
Beth W. Manning Norfolk, VA	USA		169	6.2965%	Common Stock
Nanci W. Simpson Lexington, KY	USA		160	5.961%	Common Stock

<p>* Joanne K. and Robert M. Duncan own 772 shares jointly of common stock.</p> <p>** Joanne K. and Robert M. Duncan, Trustee own 4 shares.</p>

(2)(a)	(2)(b)	(2)(c)			
NAME AND ADDRESS	COUNTRY OF CITIZENSHIP	NUMBER AND PERCENTAGE OF EACH CLASS OF VOTING SECURITIES			
N/A	N/A			N/A	

COMMUNITY HOLDING COMPANY

REPORT ITEM 4: DIRECTORS AND OFFICERS

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
NAME AND ADDRESS (CITY, STATE, COUNTRY)	PRINCIPAL OCCUPATION IF OTHER THAN WITH BANK HOLDING COMPANY	TITLE AND POSITION WITH BANK HOLDING COMPANY	TITLE & POSITION WITH SUBSIDIARIES	TITLE & POSITION WITH OTHER BUSINESSES	PERCENTAGE OF VOTING SHARES IN BANK HOLDING COMPANY	PERCENTAGE OF VOTING SHARES IN SUBSIDIARIES	LIST NAMES OF OTHER COMPANIES IF 25% OR MORE OF VOTING SECURITIES ARE HELD
Joanne K. Duncan Inez, KY USA	N/A	President & Director	Vice Chairman, Inez Deposit Director, Inez Deposit	N/A	0.633% * 28.949% ** 0.149%	N/A	N/A
Robert M. Duncan Inez, KY USA	N/A	Chairman & CEO Director	Chairman & CEO-IDB Director-IDB	N/A	16.648% * 28.949% ** 0.149%	N/A	N/A
Valerie A. Duncan Lexington, KY USA	N/A	Director	Advisor-IDB	N/A	0.037%	N/A	N/A
Lafe S. Hinkle II Louisa, KY USA	N/A	Advisory Director	Vice President-IDB	N/A	1.717%	N/A	Vinson Apts. (100%)
Jo Ann Roberts Louisa, KY USA	N/A	Secretary	Secretary-IDB	N/A	0.037%	N/A	N/A
Karen Rogers Winston Salem, NC USA	N/A	Director	Director-IDB	N/A	6.297%	N/A	N/A

* Joanne K. and Robert M. Duncan own 772 shares jointly.

** Joanne K. and Robert M. Duncan, Trustee own 4 shares.